

SYSTEM AND METHOD FOR RECORDING  
AND REPORTING CONSUMER MONETARY COMMENTARY

ABSTRACT OF THE DISCLOSURE

A system and method allows individuals to build a reputation up or down by making monetary payments to a service provider who then publicly displays the company, product, or service's monetary commentary in an organized manner. In a computer implementation, such as via the Internet, an individual can make a credit card payment to a service provider to build a reputation up or down for a particular business entity, organization, product, service, individual person, geographical location, or the like. The individual may also retrieve data to determine how other individuals have built the reputation up or down for a selected category. The amount of money used to build a reputation up or down is generally indicative of the individual satisfaction/dissatisfaction with an entity and is a public expression of that consumer's reaction. The data may be provided to a service provider or retrieved from a service provider via computer network, telephone, facsimile, email, conventional mail, or the like.